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HUDGENS URGES RESIDENTS TO INSURE VALENTINE'S DAY GIFTS

Atlanta –Insurance and Safety Fire Commissioner Ralph T. Hudgens wants Georgians to remember to update their homeowner's insurance policies to include any new, valuable Valentine's Day presents that they give or their loved ones receive this year.

"Diamond bracelets and even engagement rings are common presents received on or around Valentine's Day," says Hudgens. "In the event of a fire or tornado, small items like these are often lost or misplaced. It is best to update your homeowner's insurance now, in case such an incident later in the year forces you to leave your home suddenly. Also, thieves usually look for jewelry during a break-in."

After a disaster or a break-in, it is often difficult to recall all of the items in the home which need to be replaced. For electronics and certain other items, brand names and model numbers are details people frequently forget. Hudgens says everyone with homeowner's insurance should keep a written list, as well as photographs and video documentation, of any valuables. For iPhone/Android users this task can now be handled through an app called Scr.APP.bk provided by the National Association of Insurance Commissioners. This app will allow iPhone/Android users to take pictures of their items, scan barcodes, add purchase price and date, and even provides great tips regarding disaster preparation and insurance. By going to the Department of Insurance's website (www.oci.ga.gov) and following the simple instructions under the "Quick Links" section on how to download the application, Georgians will have a catalog of their belongings.

Anyone with questions about property insurance can contact Commissioner Hudgens' Consumer Services Division at 404-656-2070 or toll-free at 1-800-656-2298 in Georgia. Calls are received from 8 a.m. to 7 p.m. Monday through Friday, and information is always available online at www.oci.ga.gov.